a) an internal data network for coupling to an external data network;

b) at least one first server coupled to the internal data network, said first server including a message queue and a router/filter;

c) at least one second server coupled to the internal data network and adapted to communicate with a third network type;

d) at least one database server coupled to the internal data network.

2. (Unchanged) The system as in claim 1, wherein said external data network is a packet switched network.

3. (Unchanged) The system as in claim 1, wherein said third network type is a circuit switched network.

4. (Unchanged) The system as in claim 1, wherein said first server transfers messages containing at least one of text data, audio data, video data, and bitmap data.

5. (Unchanged) The system as in claim 4, wherein said first server first verifies that said messages are from or to a customer using information in said database server.

6. (Unchanged) The system as in claim 5, wherein said message queue receives messages that are broken into fragments.

7. (Unchanged) The system as in claim 6, wherein said router/filter handles at least one of call routing, billing, prioritization, and filtering of said messages.

8. (Unchanged) The system as in claim 1, wherein said second server dials a destination fax number and sends a fax.

9. (Unchanged) The system as in claim 1, wherein said second server dials a paging terminal or delivers a notification message through a paging gateway.

10.   (Amended) The system as in claim 1, wherein said message queue receives at least one of a detailed receipt and an error log.

11.   (Unchanged) The system as in claim 10, wherein said router/filter receives said error log and process said error log for interfacing with a billing system for customer account updates.

12.   (Unchanged) A method comprising:

receiving a message and forwarding said message to a message queue;

polling said message queue at least once for pending message requests;

determining message type from said message once a message request is discovered;

validating a customer identity;

checking rates of available resources to determine a least cost resource; and

delivering said message to a customer using said determined least cost resource.

13.   (Unchanged) The method as in claim 12, further comprising:

obtaining currency information for said customer;

filtering said message for pager notification; and

checking for available resources to deliver said message.

14.   (Unchanged) The method as in claim 12, further comprising:

composing a response/receipt once said message is delivered; and

delivering said response/receipt to a sender.